

New Jersey Breeders' Fund, Inc.  
P.O. Box 330, Trenton, NJ 08625  
Rate Schedule and Loan Information:  
Effective Date: August 22, 2007

Interest rate for all loans is 5% per annum  
**EMERGENCY FEE FOR ALL LOANS IS 5% - PROMISSORY NOTE MUST  
ACCOMPANY CHECK**

| <b>PROJECTS</b> | <b>Min.</b> | <b>Max.</b> | <b>Loan<br/>Max amt</b> | <b>Period of<br/>Loan &amp;<br/>Repayment</b> |
|-----------------|-------------|-------------|-------------------------|---|
| Dairy Cattle    | 2 mo.       | 1 yr.       | \$1500                  | 3 yrs.  |
| Dairy Cattle    | 1 yr.       | 3 yrs       | \$3000                  | 2 yrs.  |
| Beef Heifers    | 6 mo.       | 3 yrs.      | \$1000                  | 3 yrs.  |
| Steers          | 6 mo.       | 1 yr.       | \$1000                  | up to 18<br>mo                                |
| Swine: purebred | 10 wks.     | 2 yrs.      | \$200                   | 1 yr.   |
| Swine: grade    | 10 wks.     | 2 yrs.      | \$100                   | 1 yr.   |
| Swine: feeders  | 10 wks.     | 16 wks.     | \$35                    | 6 mo.   |
| Sheep: purebred | 10 mo.      | 3 yrs.      | \$500                   | 2 yrs.  |
| Sheep: grade    | 10 mo.      | 3 yrs.      | \$250                   | 2 yrs.  |
| Lambs: feeders  | 60 lbs.     | 70 lbs.     | \$75                    | 6 mo.   |
| Poultry         | 1 day       | 1 day       | \$100                   | 1 yr.   |
| Turkeys         | 1 day       | 1 day       | \$200                   | 8 mo.   |
| Goats           | 3 mo.       | 90 days     | \$500                   | 2 yrs.  |
| Equine          | 6 mo.       | 10 yrs.     | \$750                   | 3 yrs.  |

#### **TYPES OF EMERGENCY FUND COVERAGE**

1. Protected for amount of loan if death caused by disease or accident.
2. Protected to amount of half salvage value if proven non-breeders.
3. Protected for amount of loan if death caused by fire
4. No coverage where mastitis is direct or indirect cause of loss.

#### **HEALTH REQUIREMENTS**

- A. All dairy animals and breeding cattle must be from herds not under quarantine for tuberculosis, brucellosis or any other disease.
- B. Calves, if vaccinated must have been done between three and eight months of age.
- C. Swine must be from herds not under quarantine.
- D. All chicks and poults must originate from pullorum-typhoid free flocks.
- E. Equine must have a current negative coggins at purchase.